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**AGENDA FOR 17TH UNION  
TERRITORY LEVEL  
BANKER'S COMMITTEE  
MEETING  
(UT OF DADRA NAGAR  
HAVELI, DAMAN & DIU)**

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**DATE : 28.06.2024 , TIME- 12.00 PM  
VENUE : URBANE BY TREAT, DAMAN**

**BANKING AT A GLANCE IN UNION TERRITORY (MARCH-2024)**

PARAMETERS	Mar-23	Dec-23	Target (% of ANBC)	Mar-24	Growth over Dec 2023 (Q-o-Q)	Growth over Mar 2023(Y- o-Y)	% growth over Dec 2023(%)
<b>TOTAL No. OF BRANCHES</b>	<b>113</b>	<b>114</b>	<b>NA</b>	<b>116</b>	<b>2</b>	<b>3</b>	<b>1.75</b>
<b>CATEGORY OF BRANCHES</b>							
<b>RURAL</b>	32	32	NA	32	0	0	0
<b>SEMI - URBAN</b>	81	82	NA	84	2	3	2.43
<b>URBAN</b>	0	0	NA	0	0	0	0
<b>METRO</b>	0	0	NA	0	0	0	0
<b>TOTAL</b>	<b>113</b>	<b>114</b>	<b>NA</b>	<b>116</b>	<b>2</b>	<b>3</b>	<b>1.75</b>
<b>KEY INDICATORS (Amt. Rs. in Crores)</b>							
<b>DEPOSITS</b>	<b>14786.40</b>	<b>15350.98</b>	<b>NA</b>	<b>16351.62</b>	<b>1000.64</b>	<b>1565.22</b>	<b>6.51%</b>
<b>ADVANCES</b>	<b>6888.59</b>	<b>8348.47</b>	<b>NA</b>	<b>8666.26</b>	<b>317.79</b>	<b>1777.67</b>	<b>3.80%</b>
<b>CREDIT DEPOSIT RATIO</b>	<b>46.59%</b>	<b>54.38%</b>	<b>40% (Min.)</b>	<b>53%</b>	<b>-1.38%</b>	<b>6.41%</b>	<b>-1.38%</b>
<b>PS ADVANCES (% to advances)</b>	<b>3544.65 51.46%</b>	<b>4338.81 51.97%</b>	<b>40%</b>	<b>4507.46 52.01%</b>	<b>168.65 3.88%</b>	<b>962.81 27.16%</b>	<b>3.88%</b>
<b>AGRI ADVANCES (% to advances)</b>	<b>280.42 4.07%</b>	<b>320.88 3.84%</b>	<b>18%</b>	<b>321.98 3.71%</b>	<b>1.10 0.34%</b>	<b>41.56 14.82%</b>	<b>0.34%</b>
<b>MSME ADVANCES (% to adv)</b>	<b>2217.18 32.19%</b>	<b>2402.25 28.77%</b>	<b>NA</b>	<b>2562.35 29.56%</b>	<b>160.10 6.66%</b>	<b>345.17 15.56%</b>	<b>6.66%</b>
<b>-Of which to Micro Enterprise</b>	<b>755.75 10.97%</b>	<b>815.31 9.76%</b>	<b>7.5%</b>	<b>856.86 9.88%</b>	<b>41.55 5.09%</b>	<b>101.11 13.37%</b>	<b>5.09%</b>
<b>WEAKER SEC.ADV (% to advances)</b>	<b>241.84 3.51%</b>	<b>330.78 3.96%</b>	<b>11.5</b>	<b>338.62 3.90%</b>	<b>7.84 2.37%</b>	<b>96.78 40.01%</b>	<b>2.37%</b>
<b>NPS</b>	<b>3343.96 48.54%</b>	<b>4009.66 48.03%</b>		<b>4158.80 47.99%</b>	<b>149.14 3.71%</b>	<b>814.84 24.36%</b>	<b>3.71%</b>

<b>Position of Kisan Credit Cards for the period ended</b>						<b>(Rs in Crore)</b>
	<b>Mar-23</b>	<b>Dec-23</b>	<b>Mar-24</b>	<b>Growth over Dec 2023 (Q-o-Q)</b>	<b>Growth over Mar 2023(Y-o-Y)</b>	<b>% growth over Dec 2023(%)</b>
<b>Accounts</b>	<b>2121</b>	<b>2286</b>	<b>2242</b>	<b>-44</b>	<b>121</b>	<b>-1.92%</b>
<b>Amount</b>	<b>58.72</b>	<b>65.41</b>	<b>64.76</b>	<b>-0.65</b>	<b>6.04</b>	<b>-0.99%</b>

**AGENDA No.1**

**Confirmation of the proceedings of last meeting**

The proceedings of the 16<sup>th</sup> meeting of Union Territory Level Bankers Committee for the quarter ended Dec 2023 was held on 13<sup>th</sup> March, 2024. Minutes were circulated to all the members vide letter dated 26<sup>th</sup> March, 2024. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

**AGENDA No.2**

**FOLLOW-UP ACTION ON PENDING ISSUES:**

<b>Sr.</b>	<b>Issues</b>	<b>Action taken</b>			
<b>1</b>	Banks should start credit linkage under PM- Vishwakarma schemes which is top most priority of GOI	The progress in UT under the scheme as on 30.04.2024 is tabulated hereunder:			
		<b>Total application Received by Banks</b>	<b>Applications forwarded</b>	<b>Sanction</b>	<b>Pending</b>
		3825	3825	0	0
		<b>DNH-3070, DAMAN-526, DIU-229</b>			
<b>2</b>	KCC should be given to all 11492 PM Kisan beneficiaries	Conveyed to all Banks & LDMs. The total no. of active KCC as on 31.03.2024 is 2242. <b>(Decrease from 2286 as of Dec-2023)</b>			
<b>3</b>	Bank should focus on the performance in Social Security scheme, Mudra loan and APY enrolment	During the period under review from Dec-23 to Mar-24, the growth of enrollment of PMJJBY is 7709 and PMSBY is 15721. Total disbursement under Mudra loan is Rs. 84.27 Cr. up to 31.03.2024. <b>( Whereas the disbursement as of Dec-23 under Mudra loan is Rs. 66.53 Cr. i.e. increase of Rs. 17.74 Cr.)</b>			
<b>4</b>	Early remedy of pending issues of Banks such as (i) waiver of renewal of commercial license of Banks (ii) Waiver of stamp duty in KCC & Agri. Gold loan.	<b>Under consideration of UT administration</b>			
<b>5</b>	Early Clearance of pending reimbursement of RSETI from F.Y 2020-21	<b>Under consideration of UT administration</b>			
<b>6</b>	DLRC meeting- Proposal to reduce the frequency of DLRC meeting was taken up in the meeting and as per the advice of chair, it was decided that feedback may be sought from district collectors in the next UTLBC meeting.	Conveyed to all LDMs for obtaining of feedback from Dist. Collector. Further UTLBC has presented the opinion of all LDMs regarding reducing of the frequency of DLRC meeting from 4 to 2 to FIDD CO, RBI in VC meeting dt 15.04.2024 on assessment of effectiveness of fora under Lead Bank Scheme with Convenor banks.			

**AGENDA No.3**

**IMPLEMENTATION OF FINANCIAL INCLUSION:**

**3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)**

**Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 31.03.2024:**

UT (DNH&DD)	No. of Accounts opened			Aadhaar Seeded Accounts	Target of Aadhaar seeding	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	S.Urban /Urban	Total					
<b>TOTAL</b>	150145	80700	230845	198571	100%	86.01%	110628	47.69%

**Position with respect to operative CASA accounts as of 31.03.2024:**

UT (DNH&DD)	Total Operative CASA A/cs (in no's)	Target of Aadhaar Seeding	% Aadhaar Seeded A/cs	% Aadhaar Authenticated A/cs	% Mobile Seeded A/cs
<b>TOTAL</b>	1157335	100%	80.24%	43.94%	82.10%

As per the progress report dated **31.03.2024**, Aadhaar Seeding in operative CASA accounts in the UT stood at **80.24%** and average Aadhaar authentication stood at **43.94%**, whereas the National average under Aadhaar Seeding and Authentication stands at **86.90%** and **55.70%** respectively. Under Mobile Number Seeding, the performance of the UT stood at **82.10%** against the National Average of **80.94%**.

The District-wise position in terms of operative CASA accounts is @ **Annexure-2, Page No.27 & Annexure-26, Page- 58**.

**3.2 Social Security Schemes**

**A. PMJJBY and PMSBY**

Progress in enrollments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.03.2024 is as below:

District	Particular	As on 31.03.2023		As on 31.12.2023		As on 31.03.2024		Growth over Dec 2023	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
<b>DNH</b>	Total	63707	124407	53299	104877	57545	112737	4246	7860
<b>Daman</b>	Enrolment (Cumulative) Target: NA	40407	77533	31032	64584	34283	72169	3251	7585
<b>Diu</b>		15947	29212	7375	14774	7587	15050	212	276
<b>TOTAL</b>		<b>120061</b>	<b>231152</b>	<b>91706</b>	<b>184235</b>	<b>99415</b>	<b>199956</b>	<b>7709</b>	<b>15721</b>

During the period under review from Dec-23 to Mar-24, the growth of enrollment of PMJJBY is 7709 and PMSBY is 15721.

**Target: PMJJBY- 85000, PMSBY-184000**

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.03.2024 is as below:

Particulars	PMJJBY	PMSBY
<b>DNH</b>	57545	112737
<b>Daman</b>	34283	72169
<b>Diu</b>	7587	15050
<b>Total enrolment</b>	<b>99415</b>	<b>199956</b>
<b>Claim settlement status as on 31.03.2024</b>		
<b>Claims lodged</b>	310	33
<b>Claims Paid</b>	295	25
<b>Claims Rejected</b>	13	6
<b>Claims under process</b>	2	2
<b>Settlement %age</b>	95.16%	75.75%

Major Reasons for rejections of cases:

**PMJJBY** – Death during the lien period of the policy i.e. Death within 45 days of policy initiation.

**PMSBY** – Death due to causes other than accident as per Post Mortem/ FIR Report/ Not covered under the policy.

The Bank wise enrolment under Social Security Schemes is available @ [Annexure-3, Page No.28](#)

### **B. Atal Pension Yojana (APY)**

Performance during the FY 2022-23 & F.Y 2023-24 under APY is as under:

Sr.	Category of Banks	Dist.	Branches (22-23)	Target for FY 2022-23	Achievement	Achievement (%) (last year)	Branches (23-24)	No of Enrolments		
								Target for FY 2023-24	Achievement up to 31.03.24	Achievement (%)
1	Public Sector Banks	<b>DNH</b>	33	2480	3036	122.42%	33	3100	2582	83.29%
2		<b>Daman</b>	19	1840	2024	110.00%	18	1800	1893	105.16%
3		<b>Diu</b>	10	400	150	37.50%	10	1000	83	8.30%
4		<b>Total</b>	<b>62</b>	<b>4720</b>	<b>5210</b>	<b>110.38%</b>	<b>61</b>	<b>5900</b>	<b>4558</b>	<b>77.25%</b>
5	Private Banks	<b>DNH</b>	24	1240	442	35.65%	26	1240	836	67.41%
6		<b>Daman</b>	15	790	73	9.24%	17	740	344	46.48%
7		<b>Diu</b>	3	270	22	8.15%	3	210	65	30.95%
8		<b>Total</b>	<b>42</b>	<b>2300</b>	<b>537</b>	<b>23.35%</b>	<b>46</b>	<b>2190</b>	<b>1245</b>	<b>56.84%</b>
9	Co-op. Banks	<b>DNH</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>
10		<b>Daman</b>	5	0	0	#DIV/0!	5	0	0	#DIV/0!
11		<b>Diu</b>	4	0	0	#DIV/0!	4	0	0	#DIV/0!
12		<b>Total</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>
<b>Total</b>	<b>All Banks</b>		<b>113</b>	<b>7020</b>	<b>5747</b>	<b>63.17%</b>	<b>116</b>	<b>8090</b>	<b>5803</b>	<b>71.73%</b>

**Total number of enrolments in the UT under the scheme so far is \_45043**

Bank-wise achievement of targets for FY 2023-24 is @ [Annexure- 4 & 4B, Page No.29 & 30](#)

**Targets under APY for 2023-24, as provided by PFRDA is as under:**

Category	Targets per Branch for FY 2023-24
All PSBs	100
Private Banks Major (ICICI, HDFC, AXIS & IDBI)	70
Private Banks (Other than Major)	30

### **3.3 Financial Inclusion Plan:**

#### **A. Opening of Banking Outlets in Unbanked Rural Centers and Geo tagging of Banking Touch Points**

After successfully Banking all Uncovered Rural Centers of Tier IV and Tier V areas, Banks need to focus in extending services in Tier VI areas (Population below 5000).

In all the three district of UT, there is no URC.

Banks to ensure that while ensuring availability of Banking Touch Points in the allotted villages, it has also been advised by the DFS to map the Geo Coordinates (Latitude & Longitude) of Banking Touch Points on the Jan Dhan Darshak Application, as in the absence of non-mapping of Geo Coordinates on the Jan Dhan Darshak Application, the said village despite having availability of Banking Touch Point, would be treated as Uncovered.

The Dept. of Financial Services, MoF, GoI vide its letter reference No. F.No.08.04.2014-FI dated 29<sup>th</sup> January 2020 has advised –

- a) LDMs to regularly provide feedbacks pertaining to Banking Touch Points on the Jan Dhan Darshak Application
- b) Concerned Banks to timely redress the feedbacks provided by LDMs pertaining to Banking Touch Points on the Jan Dhan Darshak Application

**All LDMs and Banks are once again requested to ensure regularly accessing the JDD application and inputting/ redressing the feedbacks on the JDD app, as advised by the DFS.**

#### **Opening of Brick and Mortar Branches**

The Dept. of Financial Services (DFS), MOF, GoI held a VC under the chair of Secretary, DFS on 01.07.2022 with MD / ED of Public Sector Banks and had advised for the opening of Brick and Mortar branches at identified locations.

#### **B. Deployment of Business Correspondents (BCs)**

The data received from RBI for the active and inactive BCs in the UT of DNH&DD as submitted by banks to FIDD, Central Office is as under for the quarter ended Mar 2024:

State or UT	Active BCs	In-active BCs	% of inactivity
DNH & DD	113	17	13.08%

(Detail of inactive BC- BOB-14, CBI-1, PNB-1 & BOI-1)

As it can be inferred from the above data, member banks are requested to monitor the BC activities and bring to light the hurdles faced by them on grass root level for effectively carrying out their services. The member banks are advised to discontinue inactive business correspondents, and onboard new business correspondents in order to improve the percentage activity ratio.

### **3.4. Financial Literacy Camps**

#### **Conduct of Financial Literacy camps by FLCs for the quarter ended Mar-24**

Sr. No.	District	No. of FLC opened by the Bank	Target of FLC camps	No. of Special Camps conducted	No. of target Specific camps conducted
1	DNH	1	21	6	25
2	DAMAN	1	21	0	0
3	DIU	1	21	0	0
	<b>Total</b>	3	63	6	25

**At present no any FLC being posted at Daman & Diu district.**

### **Conduct of FL camps by Rural branches for the quarter ended Mar 2024:**

**Total 103 camps** have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended Mar 2024. The category wise % age target achievement by Banks is as under:

Sr.	Category of Bank	Rural full-fledged branch	Target of Financial Literacy Camps	Total no. of Camps conducted	% age Target Achiv.
1	Public Sector Banks	19	57	72	126%
2	Pvt. Sector Banks	10	30	31	103%
3	Co-op Banks	3	00	00	-
	<b>Total</b>	<b>32</b>	<b>87</b>	<b>103</b>	<b>118%</b>

The Bank (Except Co-op Banks) wise percentage (%) of Target achievement is given @ **Annexure-5, Page No...31**

### **3.5 Doubling of Farmers' Income by 2024**

Reserve Bank of India, Central Office, and Mumbai vide their letter no. FIDD.CO.LBS.BC.No. 16/02.01.001/2016-17 dated December 26, 2016 has informed that the Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022, which is now extended up to 2024.

### **3.6 National Strategy for Financial Education (NSFE) :**

One of the important action points under National Strategy for Financial Education (NSFE) 2020:25 is to integrate financial education in school curriculum for students of Class VI to X, to be implemented jointly by, National Centre for Financial Education (NCFE), MoE, State/UT Governments and other concerned stakeholders.

### **3.7 Financial Inclusion (FI) Index:**

Financial Inclusion (FI) Index has been constructed to measure the extent of financial inclusion across the country in a holistic manner and three iterations of the FI Index have been published for the years 2021, 2022 and 2023. In this connection, Diu district in the UT of DNH and DD is in the bottom 10 percentile of per capita distribution of branches / fixed BCs & ATMs under access parameters. To devise an action plan to improve the availability of banking channels in the district identified, including coverage by Banking Outlet (Branch/ Fixed BC) and by BCs other than those identified as Banking Outlet may also be assessed.

### **3.8 Rural Self Employment Training Institutes (RSETI):**

**A. Progress in construction of RSETI premises**

No.	Particulars	Name. of District	Progress
1	RSETIs functioning in own building	DNH	YES (OWN PREMISES)
2	Land yet to be allotted	NA	
3	Tendering under process and approval lying at Bank Level	NA	
4	Construction work under progress	NA	
<b>Total</b>			

**B. No. of training programs conducted by RSETIs and Settlement Ratio**

Rseti has conducted 05 training program in the Mar 2024 quarter and trained 147 candidate out of which number of SC candidate- 00, ST candidate-145 and OBC candidate-02. The Cumulative category wise details are as under:

Quarter ended	No. of training program conducted during the year 2023-24	Cumulative no. of training program since inception	No. of beneficiaries trained during the year 2023-24	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
Target for F.Y 23-24	25		750				
Mar 2024	27	279	752	7813	2889	2001	4890
<b>Category wise Cumulative no. of trainees</b>							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Dec 2023	335	5843	613	6482	128	894	

Claim of RSETI is pending since 2020-21. Details are tabulated as under:

(Amt. in Rs.)

Name of State	Name of RSETI	2020-21		2021-22		2022-23		Total Pending
		Claims submitted	Claims Pending	Claims submitted	Claims Pending	Claims submitted	Claims Pending	
DNH & DD	Silvassa							
		2684972	2684972	2063083	2063083	3902208	3902208	8650263

We request you to please instruct the SRLM for early release of fund.

**AGENDA No.4**



## OTHER AGENDA

### Progress under Pradhan Mantri MUDRA Yojana (PMMY)

Progress under Pradhan Mantri MUDRA Yojana (PMMY) as on Dec 2023 and Mar 2024 (FY 2023-24)  
(Amt. in Crores)

District	Disb. as on 31.03.2023		Disb. as on 31.12.2023		Disbursement as on 31.03.2024							
	Total Disb		Total Disb		Shishu		Kishore		Tarun		Total	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
<b>DNH</b>	4368	45.46	2594	45.86	1351	5.41	1722	25.8	316	24.41	3389	55.62
<b>Daman</b>	531	18.45	565	16.74	260	0.44	231	6.6	192	14.72	683	21.76
<b>Diu</b>	84	3.10	119	3.93	23	0.05	106	2.14	67	4.7	196	6.89
<b>Total</b>	<b>4983</b>	<b>67.01</b>	<b>3278</b>	<b>66.53</b>	<b>1634</b>	<b>5.90</b>	<b>2059</b>	<b>34.54</b>	<b>575</b>	<b>43.83</b>	<b>4268</b>	<b>84.27</b>

District / category-wise detail of performance under MUDRA is given @ Annexure-6-A Page No...32.

Outstanding and NPA under MUDRA in terms of amount since inception as on 31.12.2023 and 31.03.2024 is here under:

(Amt. in Crores)

District	As on 31.03.2023		As on 31.12.2023		As on Mar 2024							
	Total		Total		Shishu		Kishore		Tarun		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
<b>DNH</b>	70.65	7.68	83.66	9.90	4.06	0.30	30.42	2.66	45.57	4.96	80.05	7.92
<b>Daman</b>	34.46	7.20	40.45	7.83	0.73	0.18	12.55	1.76	33.29	6.03	46.57	7.97
<b>Diu</b>	6.01	0.01	7.01	0.51	0.12	0.00	2.99	0.07	5.98	0.50	9.09	0.57
<b>Total</b>	<b>111.12</b>	<b>14.89</b>	<b>131.12</b>	<b>18.24</b>	<b>4.91</b>	<b>0.48</b>	<b>45.96</b>	<b>4.49</b>	<b>84.84</b>	<b>11.49</b>	<b>135.71</b>	<b>16.46</b>

Details as per Annexure-6-B, Page No...33.

#### 4.2 Cumulative progress under “Stand up India”

Cumulative progress as of 31.12.2023 and 31.03.2024 under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 31.03.2023		As on 31.12.2023				As on 31.03.2024			
		Cumulative Disbursement		Sanctions		Cumulative Disbursement		Sanctions		Cumulative Disbursement	
		A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)
<b>DNH</b>	<b>108</b>	61	13.14	1	0.25	62	13.39	6	1.04	68	14.43
<b>Daman</b>	<b>66</b>	47	17.23	0	0.00	47	17.23	3	0.38	50	17.61
<b>Diu</b>	<b>13</b>	2	0.77	0	0.00	2	0.77	0	0.00	2	0.77
<b>Total</b>	<b>187</b>	<b>110</b>	<b>31.14</b>	<b>1</b>	<b>0.25</b>	<b>111</b>	<b>31.39</b>	<b>9</b>	<b>1.42</b>	<b>120</b>	<b>32.81</b>

The district wise details are given @ Annexure-7, Page No...34.

Banks are requested to improve the performance under the scheme, as it aims to mitigate not only social disparity but also gender inequality by enabling and empowering the deprived sections through credit from Banks.

#### 4.3 PM SVANidhi: Scheme for Street Vendors :

The progress in UT under the scheme as on 31.03.2024 is tabulated hereunder:

PROGRESS UNDER PM SVANIDHI UP TO 31.03.2024								
Dist	Banks	Total applications Received	Sanctioned Applications	Disbursed applications	Applications returned by Banks	Pending applications	Sanction (%)	Disbursement (%)
		(A)	(B)	(C)	(D)	(E) = A - B - D	(F) = (B / A*100)	(G) = (C / A*100)
DNH	PSB	2011	2000	2000	0	11	99.45%	99.45%
	PVT	100	85	84	0	15	85.00%	84.00%
DAMAN	PSB	761	752	750	2	7	98.81%	98.55%
	PVT	98	84	84	0	14	85.71%	85.71%
DIU	PSB	161	161	161	0	0	100%	100%
	PVT	4	4	4	0	0	100%	100%
<b>TOTAL</b>		<b>3135</b>	<b>3086</b>	<b>3083</b>	<b>2</b>	<b>47</b>	<b>98.43%</b>	<b>98.34%</b>

Details as per Annexure-8, Page No..35

Banks are requested to achieve saturation under this scheme.

#### 4.4 Deepening of Digital Payment Ecosystem

Performance in expanding digital payment ecosystem under Savings Accounts as of 31.03.2024:

Progress under deepening of digital payments							
District	Total SB accounts( Actual No's)	% Debit card holders	% Net Banking holders	% Mobile Banking/ UPI/ USSD holders	% AEPS coverage	% Account holders having at least one digital Banking facility (TARGET: 100%)	Number of SB accounts ineligible for any of Digital Banking products
DNH	768484	570576 (74.25%)	257867 (33.56%)	699885 (91.07%)	615627 (80.11%)	768484 (100%)	66469
DAMAN	408348	380216 (93.11%)	213984 (52.40%)	290136 (71.05%)	366880 (89.84%)	408348 (100%)	17498
DIU	92750	80453 (86.74%)	48383 (52.16%)	44420 (47.89%)	67394 (72.66%)	92750 (100%)	9390
<b>TOTAL</b>	<b>1269582</b>	<b>1031245 (81.23%)</b>	<b>520234 (40.98%)</b>	<b>1034441 (81.48%)</b>	<b>1049901 (82.70%)</b>	<b>1269582 (100%)</b>	<b>93357</b>

The progress under the deepening of digital payments is provided at Annexure-9A,9B & 9C, Page No...36, 37 & 38

A sub-committee of UTLBC on Deepening of Digital Payment Ecosystem was held on 09.02.2024 to review the progress under UT of DNH&DD. Since UT has achieved the target of 100% digitization in respect of at least one digital product, the House is dissolve the Sub Committee of UTLBC on Deepening of Digital Payment Ecosystem.

#### 4.5 Review of restructuring of loans in natural calamity affected districts in State, if any: NIL

#### 4.6 Discussion on improving rural infrastructure/ credit absorption capacity:

No such large projects are working in UT.

#### 4.7 Pledge financing for agriculture commodities through electronic- Negotiable Warehouse Receipt (e-NWR)-\_No data available

**4.8 Fintech adoption: India has taken a lead in fintech inclusion with an adoption rate of 87%, substantially higher than the world average of 64%.**

**4.9 Facilitating creation of equitable mortgage anywhere in UT of DNH & DD:** The UT govt. was requested to specify all Municipal Corporation, Municipalities and Panchayats i.e. all District, Towns, Talukas and Villages in UT of DNH & DD for the purpose of section 58 (f) of the Transfer of Property Act to facilitate Banks and the beneficiaries to create hassle free equitable mortgage on properties anywhere in the UT.

#### 4.10 PM Vishwakarma Scheme:

The progress in UT under the scheme as on 30.04.2024 is tabulated hereunder:

Total application Received by Banks	Applications forwarded	Sanction	Pending
3825	3825	0	0
<b>DNH-3070, DAMAN-526, DIU-229</b>			

#### **BENEFITS TO THE ARTISANS AND CRAFTS PERSONS**

The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:

- Skill Upgradation: Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day.
- Toolkit Incentive: A toolkit incentive of upto Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.
- Credit Support: Collateral free 'Enterprise Development Loans' of upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of upto Rs. 1 lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.

In addition to the above-mentioned benefits, the Scheme will onboard the beneficiaries on Udyam Assist Platform as 'entrepreneurs' in the formal MSME ecosystem. Enrolment of beneficiaries shall be done through Common Service Centres with Aadhaar-based biometric authentication on PM Vishwakarma portal. The enrolment of beneficiaries will be followed by a three-step verification which will include **Verification at Gram Panchayat/ ULB level, Vetting and Recommendation by the District Implementation Committee and Approval by the Screening Committee.**

#### 4.12 CGTMSE:

Availability of bank credit without the hassles of collaterals / third party guarantees would be a major source of support to the first generation entrepreneurs to realize their dream of setting up a unit of their own Micro and Small Enterprise (MSE). Keeping this objective in view, Ministry of Micro, Small & Medium Enterprises (MSME), Government of India launched Credit Guarantee Scheme (CGS) so as to strengthen credit delivery system and facilitate flow of credit to the MSE

sector. To operationalize the scheme, Government of India and SIDBI set up the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).

Category (including Trading activity)	Maximum extent of Guarantee Coverage		
	where guaranteed credit facility is		
	Upto ₹ 5 lakh	Above ₹ 5 lakh upto ₹ 50 lakh	Above ₹ 50 lakh & upto ₹ 500 lakh
Micro Enterprises	85%	75%	75%
MSEs located in North East Region (incl. Sikkim, UT of Jammu & Kashmir and UT of Ladakh)	80%		
Women entrepreneurs / SC/ST entrepreneurs / MSEs situated in Aspirational District / ZED certified MSEs / Person with Disability (PwD) / MSE promoted by Agniveers	85%		
All other category of borrowers	75%		

In pursuit of revamp of Credit Guarantee Scheme to increase flow of credit to MSEs, it has been decided to bring down the cost of guarantee. Further, guarantee fees to Retail / Wholesale Trade is made at par with other activities. The revised the Annual Guarantee Fee (AGF) structure under Credit Guarantee Scheme (CGS -I) applicable to all the guarantees approved/ renewed on or after April 01, 2023 is given in the table below.

Slab	Standard Rate (pa)*
0-10 lakh	0.37
Above 10-50 lakh	0.55
Above 50-1 crore	0.60
Above 1-2 crore	1.20
Above 2-5 crore	1.35

**4.13 Central Know Your Customer Registry (CKYCR):** We request to all Banks to please onboard for API Search & Download , updation of KYC records in the CKYCR Registry portal.

**4.14 PM-Surya Ghar Yojna :** This is the scheme for financing Residential Rooftop Solar panel and is launched on 22.01.2024 and applicable to such family whose annual income is below Rs. 2.00 lakh.

**4.15 Adopting the Scale of Finance of Valsad and Amreli districts :** DDSCB has communicated that constitution of SLTC as advised by NABARD would take some more time. Since Kharif sowing season has already started therefore we request the house to please confirm for adoption of the scale of finance fixed for crops in Valsad District for financing during FY 2024-25 in Dadra & Nagar Haveli and Daman districts while the scale of finance fixed for Amreli District may be adopted for Diu District for the current year, as the agro-climatic conditions are similar for these districts with immediate effect so that credit flow to agriculture does not get hampered.

**4.15 Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the UT:**

### 1) Success story of Mrs. Jaya Yogesh Jadav

1	Name	Mrs. Jaya Yogesh Jadav
2	Address	Khumarpada, Khanvel
3	Education	12th
4	Training undergone	General EDP
5	Present Activity	Mfg. of Soap & Cleaning Materials



Mrs. Jaya Yogesh Jadav belongs to the tribal community of Dadra and Nagar Haveli. She is 12<sup>th</sup> std. passed and wanted to be self-reliant. She had some interest towards making of Soap & Cleaning Materials and hence Joined RSETI's 06 days training programme on General EDP (Mfg. of Soap & Cleaning Materials).

Post training she became self-confident and started the business in professional manner. She now gets orders on a regular basis and earning somewhere around Rs.12000/- monthly. She is confident that with the time she will increase her earnings.

### 2) Success story of Mrs. Jaya Prakash Sambar

1	Name	Mrs. Jaya Prakash Sambar
2	Address	Fanaspada, Dollara
3	Education	10 <sup>th</sup>
4	Training undergone	General EDP
5	Present Activity	Nursery & Vegetable Management

Mrs. Jaya Prakash Sambar belongs to the tribal community of Dadra and Nagar Haveli and has completed his education up to 10<sup>th</sup> standard. She always wanted to do something of her own. She had some interest towards Nursery & Vegetable Management and hence Joined RSETI's 10 days training programme on General EDP (Nursery & Vegetable Management).

Post training she became self-confident and started managing a small farm and producing vegetables in professional manner. At present she is happy that she is earning on an average 10,000/- per month.



**4.16 Discussion on Market Intelligence like Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public/ Banking Related Cyber Frauds, phishing, etc. : No such incident reported during last quarter.**

**4.17 Any issues remaining unresolved at DCC/DLRC meeting :**

**Reducing the frequency of DLRC meetings:** The District Level Review Committee (DLRC) is a district level forum under the aegis of Lead Bank Scheme, primarily aims at facilitating stakeholders to undertake review of the district level credit plans and to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their valuable feedback for improvising strategy. In terms of extant guidelines, DLRC meetings are to be held at least once in a quarter. The status of DLRC meeting in UT of DNH & DD is as under:

Name of Dist.	DLRC meeting for Quarter ended Mar-2023		DLRC meeting for Quarter ended Jun-2023		DLRC meeting for Quarter ended Sep-2023		DLRC meeting for Quarter ended Dec-2023	
	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.
<b>DNH</b>	07.06.23	Y	27.09.23	N	29.12.23	Y	15.03.24	Y
<b>DAMAN</b>	11.05.23	N	22.08.23	Y	29.12.23	Y	18.03.24	N
<b>DIU</b>	26.05.23	N	03.09.23	Y	11.12.23	N	20.03.24	N

UTLBC has presented the opinion of all LDMs regarding reducing of the frequency of DLRC meeting from 4 to 2 to FIDD CO, RBI in VC meeting dt 15.04.2024 on assessment of effectiveness of fora under Lead Bank Scheme with Convenor banks however all LDMs are requested to follow the present extant guidelines of Lead Bank Scheme in respect of convening of at least one DLRC meeting in a quarter in presence of Public Representatives.

**AGENDA No.5****REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER/YEAR ENDED MAR, 2024: BRANCH EXPANSION**

Particulars	Total no. of branches for the quarter ended			
	Mar, 2023	Dec,2023	Mar, 2024	Variation over Mar 2023
State Bank of India	14	14	14	0
Nationalized Banks	48	46	47	-1
Co-Operative Banks	09	09	09	0
Private Sector Banks	42	45	46	4
Small Finance Banks	0	0	0	0
<b>Total</b>	<b>113</b>	<b>114</b>	<b>116</b>	<b>3</b>

As on 31.03.2024, total number of bank branches in UT stood at 116, given in **Annexure- 10,Page No...39.**

**DEPOSITS GROWTH :**

The aggregate deposits of the banks in UT increased by **Rs. 1565.21 Crores** in absolute terms from **Rs. 14786.41 Crores** as of **Mar 2023** to **Rs. 16351.62 Crores** as of **Mar 2024** registering growth of **10.58%** as against **Mar 2023**.

The banks group wise deposit growth and level as of Mar, 2024 are given below.

**(Rs. in Crore)**

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Mar, 2023	Percentage growth over Mar, 2023
	Mar, 2023	Dec, 2023	Mar, 2024		
State Bank of India	3370.60	3727.53	3683.92	313.32	9.29%
Nationalized Banks	6881.00	6666.60	7445.95	564.95	8.21%
Co-Operative Banks	615.13	643.30	649.85	34.72	5.64%
Pvt. Sector Banks	3919.68	4313.55	4570.00	650.32	16.59%
<b>TOTAL</b>	<b>14786.41</b>	<b>15350.98</b>	<b>16351.62</b>	<b>1563.31</b>	<b>10.57%</b>

### **CREDIT EXPANSION :**

During the period under review, the aggregate credit increased by Rs. 1777.67 Crores in absolute terms from Rs. 6888.59 Crores as of Mar 2023 to Rs 8666.26 Crores as of Mar 2024 registering a growth of 25.80%,

The banks group wise credit growth and level as of Mar, 2024 are given below.

(Rs. in Crores)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Mar, 2023	Percentage growth over Mar 2023
	Mar, 2023	Dec, 2023	Mar, 2024		
State Bank of India	562.15	583.97	584.69	22.54	4.00%
Nationalized Banks	1980.74	2115.16	2152.93	172.19	8.69%
Co-Operative Banks	296.28	260.99	250.00	-46.28	-15.62%
Pvt. Sector Banks	4049.42	5388.35	5678.64	1629.22	40.23%
<b>Total</b>	<b>6888.59</b>	<b>8348.47</b>	<b>8666.26</b>	<b>1777.67</b>	<b>25.80%</b>

### **CREDIT DEPOSIT RATIO:**

The Bank group wise Conventional CD Ratio is given below: (%)

Bank Group	Minimum level(Not less than)	FOR THE QUARTER ENDED			Variation over Mar, 2023	Percentage growth over Mar 2023
		Mar, 2023	Dec, 2023	Mar, 2024		
State Bank of India	40%	16.68%	15.67%	15.87%	-0.81	-4.85
Nationalized Banks	40%	28.78%	31.72%	28.91%	0.13	0.45
Co-Operative Banks	40%	48.17%	40.57%	38.47%	-9.70	-20.13
Pvt. Sector Banks	40%	103.31%	124.92%	124.26%	20.95	20.27
<b>Conventional CD Ratio</b>	<b>40%</b>	<b>46.59%</b>	<b>54.38%</b>	<b>53.00%</b>	<b>6.41</b>	<b>13.75</b>

The conventional CD ratio of all three districts together, stood at 53%, increased by 6.41% over Mar 2023.



**CD Ratio :**

As of Mar 2024, the CD Ratio of Diu districts was 9.17%. All the Stakeholders are required to put in special efforts to increase the same.

Sr.	Name of District	Min.level(Not less than)	CD Ratio Mar, 2023	CD Ratio Dec, 2023	CD Ratio Mar, 2024	Variation over Dec, 2023
1	DNH	40%	62.24	70.36	72.55	2.19
2	Daman	40%	46.14	48.27	49.47	1.20
3	DIU	40%	9.51	9.71	9.17	-0.54

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	DNH	343709	7924.95	5749.61	72.55	0.02	0.016
2	Daman	191173	5319.5	2631.78	49.47	0.03	0.013
3	DIU	52076	3107.17	284.87	9.17	0.06	0.005

From the above table it is inferred that:

- (1) The deposit is high in Diu district while credit off take is very low. The NRI deposit are also very high in Diu districts.
- (2) The population of Diu is only 0.52 lakh and major economical activity is fisheries where demand of credit is low. Also there is large migratory population.
- (3) No big projects at present in the district. The government is requested to come up with large projects which can create employment avenues and enable Banks to boost up lending activities which can ultimately lead to improvement in CD ratio

**Details of deposit, credit expansion and CD ratios are given in Annexure-11 to 14, Page No ...40 to 43..**

**PRIORITY SECTOR LENDING:**

I. The **Bank group wise** percentage share of various components of outstanding of Priority Sector advances as of Mar, 2024 is as under:

Sector	Target	State Bank of India	Nationalized Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	40%	3.58%	33.24%	61.00%	2.18%	52.01%
AGRI. ADVs	18%	4.92%	44.65%	40.96%	9.47%	3.71%
WS ADVs	11.50%	7.05%	45.12%	47.40%	0.43%	3.90%

The Member Banks which are below the benchmark (as per **Annexure-1A & 1B**) are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

**Details as per Annexure 1A &1B Page No...25-26**

## **KISAN CREDIT CARD (KCC) :**

Details of agriculture credit through Kisan credit cards (KCC) from SCBs

A/cs in actuals Amt. in Crores

Name of The State:	UT of DNH & DD					
	Mar-23		Dec-23		Mar-24	
	No. of Operative KCC	Amt O/s	No. of Operative KCC	Amt O/s	No. of Operative KCC	Amt O/s
Public Sector Banks	1905	48.75	2024	58.07	2000	57.30
Private Sector Banks	212	9.87	256	7.18	236	7.28
Small Finance Banks						
RRBs						
Coop banks	4	0.10	6	0.16	6	0.18
<b>Total</b>	<b>2121</b>	<b>58.72</b>	<b>2286</b>	<b>65.41</b>	<b>2242</b>	<b>64.76</b>

### Note

KCC (Crop)	1340	30.54	1340	28.58	1310	28.51
KCC (Animal Husbandry)	172	7.71	313	11.69	314	11.49
KCC (Fisheries)	609	20.47	633	25.14	618	24.76
<b>Total</b>	<b>2121</b>	<b>58.72</b>	<b>2286</b>	<b>65.41</b>	<b>2242</b>	<b>64.76</b>

The number of all type of KCCs in the UT as of Mar 2024 is 2242 (decrease from 2286 as of Dec-2023) showing balance O/s is Rs. 64.76 Cr. (decrease from Rs. 65.41 Cr. as of Dec 2023).

**As on 31.03.2024, the total no. of PM Kisan beneficiaries in the UT is 11492 whereas no. of KCC beneficiaries is 2242. Hence, there is a gap of around 9250 PM Kisan beneficiaries who are yet to avail the benefits of KCC. In this context, we summarize our positions with the following points:-**

1. DNH, Daman and Diu are small districts and the average land holding size is 0.5 hectare.
2. The 80% farmers are small and marginalized. Total land holding by marginal farmer (Who are Beneficiary of PM Kisan also) is as under:  
**Area- 5723 Hectare, No. of owner- 13962**
3. Due to industrialization of these districts major economic activity is shifted from agriculture to MSME and trading.
4. Non issuance of share certificates on land records in 1/14 nakal at Revenue office level. Also to note, share holding pertaining to a particular farmer is also not partitioned in 1/14 nakal.
5. Single cropping pattern hence the demand of quantum of agri crop loan is very small.
6. Increase in stamp duty in documentation of KCC loans by the authorities in the recently notified circular, hence less credit off take is observed.

## AGENDA No.6

### **PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2023-24:**

The summary of target vis-a-vis achievement up to quarter ended Mar 2024 for financial year 2023-24, under Priority Sector Annual Credit Plan 2023-24 is presented hereunder.

(Amount in Crores)

No.	Priority Sector	Target 2023-24		Disb. during QE Dec 2023		Disb. during QE Mar 2024		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	6783	841.12	4723	210.40	6205	269.80	91.47%	32.07%
	Of which Farm Credit	5858	661.56	4422	140.92	5872	191.80	100.23%	28.99%
2	MSME	2980	1616.83	4083	2140.94	4974	2766.81	166.91%	171.12%
	Of which Micro Ent.	1751	1094.41	3249	505.69	3929	644.95	224.38%	58.93%
3	Export Credit	14	3.83	1	0.23	1	0.58	5.88%	15.14%
4	Education	119	7.77	188	5.27	226	7.22	189.91%	92.92%
5	Housing	1534	219.14	2512	158.80	3446	231.97	224.64%	105.85%
6	Other PSA	1187	6.63	1710	16.63	2506	29.67	211.12%	447.51%
7	<b>Total PSA</b>	<b>12617</b>	<b>2695.32</b>	<b>13217</b>	<b>2532.27</b>	<b>17358</b>	<b>3306.05</b>	<b>137.57%</b>	<b>122.65%</b>

The overall achievement in disbursement under Annual Credit Plan (ACP) 2023-24 up to quarter Mar 2024, for Priority Sectors by all the Banks was 137.57% in respect of targets in number of accounts and 122.65% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Other PSA- 447.51% followed by MSME- 171.12% followed by Housing loan- 105.85%.

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2023-24 for the quarter ended Mar-2024 of the UT is given in **Annexure – 15 & 16, Page No...44 & 47**

## AGENDA No.7

### **Bank wise position of Outstanding NPA, Percentage of NPA to Outstanding at the FY 2023-24, Quarter ended Dec-23 and Mar-24.**

(Amt. Rs. in crores)

Particulars	As on 31.12.2023			As on 31.03.2024		
	Amt. O/s	Gross NPA	% NPA to Outstanding	Amt. O/s	Gross NPA	% NPA to Outstanding
Crop Loan	78.20	1.58	2.02%	76.57	1.50	1.96%
Agri. Term Loan	242.68	6.25	2.57%	245.41	8.05	3.28%
<b>Total Agriculture</b>	<b>320.88</b>	<b>7.83</b>	<b>2.44%</b>	<b>321.98</b>	<b>9.55</b>	<b>2.97%</b>
MSME	2402.25	58.23	2.42%	2562.35	56.83	2.22%
Housing Loan (P.S)	1553.54	15.59	1.01%	1559.77	17.87	1.15%
Edu. Loan(P.S)	29.61	0.45	1.51%	30.65	0.38	1.24%
Other PS	32.53	0.93	2.86%	32.71	1.09	3.33%
<b>Total Priority Sector</b>	<b>4338.81</b>	<b>83.03</b>	<b>1.91%</b>	<b>4507.46</b>	<b>85.72</b>	<b>1.90%</b>
Non Priority Sector	4009.66	38.11	0.95%	4158.80	36.47	0.88%
<b>Total Advances</b>	<b>8348.47</b>	<b>121.14</b>	<b>1.45%</b>	<b>8666.26</b>	<b>122.19</b>	<b>1.41%</b>

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position. Details are given in Annexure-17, **Page No...48 & 49**

**AGENDA No. 8****PROGRESS UNDER GOVT. SPON. PROG. FOR QTR. ENDED MAR 2024;-**

**Prime Minister Employment Generation Programme (PMEGP) and Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM)**

**Comparative target vis-à-vis achievement under Central Govt. Spon. Programmes.**

NAME OF BANK	No. of applications sponsored	No. of applications sanctioned	No. of applications disbursed	No. of applications rejected/returned	No. of applications pending for disb.
BOB	13	13	13	0	0
SBI	10	10	10	0	0
BOI	2	2	2	0	0
PNB	0	0	0	0	0
Central Bank of India	4	4	4	0	0
CANARA BANK	0	0	0	0	0
IDBI	4	4	4	0	0
<b>TOTAL</b>	<b>33</b>	<b>33</b>	<b>33</b>	<b>0</b>	<b>0</b>

As per the progress report at the quarter ended Mar, 2024 against 33 sponsored applications, banks have sanctioned 33 applications, (i.e. 100% achievement.)

**AGENDA No.9****FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS****(i) MINORITY COMMUNITIES :**

(Amount Rs. in Crores)(Account in No.)

Particulars	As of Mar, 2023		As of Dec, 2023		As of Mar, 2024	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	1618	122.42	1436	93.83	1710	117.77
Outstanding position (A/c and Amt.)	2851	188.75	2996	174.10	3132	174.09

Fresh loans of Rs. 117.77 Crores were disbursed by the Banks to 1710 beneficiaries belonging to Minority Communities up to the quarter ended Mar 2024. The outstanding reached to the level of Rs. 174.09 Crores in 3132 accounts as of Mar 2024.

The share of advances to Minority Community to Priority Sector Advances stood at 3.86% at the quarter ended Mar, 2024.

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Mar 2024 to Minority Communities are given in **Annexure – 18 & 19, Page No...50 & 51**

**(ii) WOMEN ENTREPRENEURS**

(Amount Rs. in Crores)(Account in No.)

Particulars	As of Mar, 2023		As of Dec, 2023		As of Mar, 2024	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	11787	398.66	10939	449.14	14721	617.17
Outstanding position (A/c and Amt.)	21245	1102.32	23290	1227.93	24331	1294.91

Fresh credit to the tune of Rs. 617.17 Crores to 14721 beneficiaries was extended in the UT up to the quarter ended Mar 2024. The outstanding advances reached at the level of Rs. 1294.91 Crores in 24331 accounts and stood at 14.94% of Total advances. **Member Banks are requested to boost up the financing to the Women Entrepreneurs.**

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Mar 2024 to Women Entrepreneurs are given in **Annexure – 20, Page No 52**

**(iii) REVIEW OF PROGRESS UNDER HOUSING FINANCE**

(Rs. In Crore)

District	Particulars	Target		Achievement		Achievement	
		March 2024		Dec, 2023		Mar-2024	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
DNH	Disbursement of Fresh loans	1166	170.25	1341	126.71	1956	189.53
Daman		305	45.29	1167	31.7	1483	41.81
Diu		63	3.60	04	0.39	07	0.63
<b>Total</b>		<b>1534</b>	<b>219.14</b>	<b>2512</b>	<b>158.80</b>	<b>3446</b>	<b>231.97</b>
DNH	Outstanding			14594	1251.64	14652	1257.45
Daman		NA	NA	4397	290.85	4378	293.04
Diu				69	11.05	74	9.28
<b>Total</b>				<b>19060</b>	<b>1553.54</b>	<b>19104</b>	<b>1559.77</b>

As per the information made available by the member banks, fresh loans worth Rs 231.97 Crores have been granted to 3446 beneficiaries up to the quarter ended Mar 2024 under Housing Finance. The outstanding level reached to Rs. 1559.77 Crores in 19104 accounts as of Mar 2024. Bank wise details are given in **Annexure – 21, Page No...53**

**(iv) SELF HELP GROUPS (SHGs):**

The summary of various parameters under SHGs for the quarter ended Mar 2024 is as under :

**(A) Savings Bank account details :**

(Amt. in Crore)

Savings linkage	Savings Bank A/Cs opened during the quarter ended Mar,2024			Total No. of Savings Bank accounts during Current FY 2023-24		
	No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
Total No.of SHG Savings A/Cs	422	4430	0.62	715	7510	1.92
Out of above, Women SHG	422	4430	0.62	715	7510	1.92

**B.SHG Grading and Sanction :**

(Amt. in Crore)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Mar 2024			Cumulative A/cs Graded and Sanctioned during the FY 2023-24		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	2	2	0.03	8	8	0.14
Out of above, Women SHG	2	2	0.03	8	8	0.14

**C. Disbursement Details :**

(Amt. in Crore)

Disbursement of Loans	Disbursement during the quarter ended Mar 2024				Total loan disbursed during the FY 2023-24			
	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt. disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt. disb. to new a/c
<b>Total SHGs</b>	2	0.03	2	0.03	8	0.14	8	0.14
<b>Of above, Women SHG</b>	2	0.03	2	0.03	8	0.14	8	0.14

**Member Banks are requested to boost up the financing to the SHGs.**

**(D) Loan Outstanding and NPA**

(Amt. in Crore)

Loans Outstanding as on		Loans outstanding		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
Loans outstanding	Dec 2023	109	0.91	109	0.91
	Mar 2024	111	1.01	111	1.01

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	Dec 2023	8	0.03	8	0.03
	Mar 2024	8	0.03	8	0.03

Bank wise details are given in **Annexure – 22, Page No.54.**

**(v) REVIEW OF PROGRESS UNDER EDUCATION LOAN :**

(Rs. in Crores)

District	Particulars	Target March 2024		Sanction as of Mar 2024		Sanction to male student as of Mar-2024		Sanction to female student as of Mar 2024	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
<b>Total</b>	<b>Disbursement of Fresh loans</b>	<b>119</b>	<b>7.77</b>	<b>189</b>	<b>19.55</b>	<b>122</b>	<b>11.60</b>	<b>67</b>	<b>7.95</b>
<b>Total</b>	<b>Outstanding</b>	<b>0</b>	<b>0</b>	<b>701</b>	<b>46.32</b>	<b>466</b>	<b>29.81</b>	<b>235</b>	<b>16.51</b>

At the end of Mar 2024 quarter, Banks have Sanctioned Education loans to 189 students to the tune of Rs. 19.55 Crores. The outstanding under Education loans stood at Rs. 46.32 Crores in 701 accounts as of Mar 2024. Bank wise details are given in **Annexure – 23, Page No...55.**

**(V-A) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 15 a/c disbursed for 0.07 Cr up to Mar 24 quarter, outstanding at the end of Mar 2024 quarter is Rs. 0.06 Cr in 11 a/c.**

**(vi) REVIEW OF CREDIT FLOW TO MSME SECTOR AND CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR TECHNOLOGY UPGRADATION OF MSME : Nil**

**(vii) ADVANCES TO SC & ST BENEFICIARIES :**

District	Disbursement up to Mar, 2023		Disbursement up to Dec, 2023		Disbursement up to Mar, 2024		Outstanding as of Mar - 2024	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
<b>DNH</b>	1377	26.36	1021	26.94	1277	33.20	3647	86.19
<b>DAMAN</b>	146	6.01	131	4.31	186	6.26	771	24.02
<b>DIU</b>	53	1.67	51	1.52	68	1.75	287	7.02
<b>TOTAL</b>	<b>1576</b>	<b>34.04</b>	<b>1203</b>	<b>32.77</b>	<b>1531</b>	<b>41.21</b>	<b>4705</b>	<b>117.23</b>

The fresh disbursement to SC/ST beneficiaries up to Mar 24 is Rs. 41.21 Cr. in 1531 a/cs. The outstanding advances to SC/ST beneficiaries as of Mar 2024 is Rs. 117.23 Crores in 4705 accounts, forming 34.62% of Weaker Section advances. **Details are given in Annexure-24, Page No 56.**

**(viii) Centre wise availability of ATMs**

As per the information provided by Member Banks, there were 284 ATMs in the UT as of Mar 2024. The Centre wise / category wise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Mar 2024	No. of ATMs	
		Dec, 2023	Mar, 2024
Urban	0	0	0
Semi-urban	84	254	256
Rural	32	28	28
<b>Total</b>	<b>116</b>	<b>282</b>	<b>284</b>

Banks have set up good number of ATMs in Semi-urban centers, whereas there is a need to set up more number of ATMs in Rural Areas to help the villagers in availing basic banking services at ease.

**Annexure-25,Page No...57**

**AGENDA No. 10**

**Aspirational Block:** Further for achieving saturation in PMJSS, DFS has identified Two Block namely Dadar & Nagar Haveli and Daman of UT of DNH & DD as Aspirational Block. The letter from DFS with necessary guidelines is attached along with. All LDM's are requested to input the Aspirational Block Data on the <https://jansuraksha.gov.in/MIS/> on every Friday starting from 04.08.2023.

**AGENDA No. 11**

**PMFME Scheme:**

Ministry of Food Processing Industries (MoFPI) in partnership with the states had launches an all India centrally sponsored "PM formalisation of Micro Food Processing Enterprises Scheme (PMFME Scheme) for providing financial, technical and business support for upgradation of existing micro food processing enterprises. MoFPI has launched the Pradhan Mantri Formalisation

of Micro food processing Enterprises (PMFME) scheme under the Aatmanirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The scheme to be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rupees 10,000 crore. The scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), and Producers Cooperatives along their entire value. Progress under PMFME scheme as on 31.03.2024 is as under:

<b>Total application Received by Banks</b>	<b>Sanctioned</b>	<b>Pending</b>	<b>Rejected</b>
15	7	2	6

### **SVAMITVA SCHEME:**

SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology.

**Aim/Objective:-** SVAMITVA scheme aims to provide the 'Record of Rights' (RoR) to village household owners possessing houses in inhabited areas in villages. Legal ownership rights (Property cards) are issued by mapping of land parcels using drone technology.

One objective of the scheme is to facilitate monetization of properties of the citizens of rural India by enabling them to use their property as a financial asset by taking loans and other financial benefits.

The scheme will help in determination of property tax, which would accrue to the Gram Panchayat directly in States. The creation of survey infrastructure and GIS maps will support in preparation of better-quality Gram Panchayat Development Plan (GPDP).

### **Latest Update and Way Forward:-**

- ❖ Introduction of Rural Property Tax on basis on SVAMITVA records.
- ❖ Setting up and establishment of Continuously Operating Reference Stations (CORS) at one location in DNH & DD.

### **Progress and ATR**

In review meeting dt 07.08.2023 chaired by secretary DFS, the following agenda has been discussed

<b>S.No</b>	<b>Agenda</b>	<b>Reply of UTLBC</b>
1	Status of issuance of property cards in the states.	District wise property card issuance details are as under: <b>DNH – Nil, Daman- 1664, Diu- Nil</b>
2	Banks plan of action for use of property cards for the purpose of loan under SVAMITVA scheme	Banks may device the policy to finance against property cards.



3	<p>Status of state laws modifications/ amendments for:</p> <p>a. unambiguous evidence of ownership of property card holders with unconditional rights of transfer</p> <p>b. the creation of equitable mortgage and charge on that property.</p>	<p>UT administration has not issued any modifications/amendments in laws.</p> <p>Clarification not received from office of Dy. Collector, Daman.</p> <p>Clarification not received from office of Dy. Collector, Daman</p>
4	<p>Guidance value for the Abadi area to assess the value of the property offered as security</p>	<p>Clarification not received from office of Dy. Collector, Daman</p>
5	<p>Total number of loans sanctioned/ disbursed in the state under SVAMITVA scheme</p>	<p>Nil</p>

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